

**Exhibit 19
(Unsealed)
(Previously Filed Under Seal as Dkt. 437)**

Message

From: Russ Schreiber [RussSchreiber@fico.com]
Sent: 7/1/2015 10:43:09 AM
To: Mike Sawyer [MikeSawyer@fico.com]
Subject: Re: Ace to Buy Chubb for \$28.3 Billion With Greenberg in Charge - July 1, 2015

That said, driving costs out will be interesting and there may be a major license transfer

Russ

m 917.214.2614

Sent from my phone

On Jul 1, 2015, at 11:39 AM, Mike Sawyer <MikeSawyer@fico.com> wrote:

Wow...Not good.

Mike Sawyer
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From: Russ Schreiber
Sent: Wednesday, July 01, 2015 11:38 AM
To: Lamont Boyd
Cc: Joanne Gaskin; Vance Gudmundsen; Mike Sawyer
Subject: Re: Ace to Buy Chubb for \$28.3 Billion With Greenberg in Charge - July 1, 2015

Holy cow

Russ

m 917.214.2614

Sent from my phone

On Jul 1, 2015, at 11:33 AM, Lamont Boyd <LamontBoyd@fico.com> wrote:

Having just started integration of the acquired Fireman's Fund personal lines book, ACE pulls off another, much larger acquisition.

Chubb has always steered clear of credit-based insurance scores (because their affluent clients are "special"), but ACE is a strong believer in credit. This could be another "backdoor win" for FICO CBIS.....

Lamont



<http://www.bloomberg.com/news/articles/2015-07-01/ace-to-purchase-chubb-for-28-3-billion-with-greenberg-in-charge>